- (a) recovering immunoglobulin secreted by said immortalized B cells, or
- (b) recovering the genes encoding at least the variable region of said immunoglobulin from the immortalized B cells, and optionally modifying said genes to encode a modified immunoglobulin;
- (c) expressing said genes or modified forms thereof to produce said immunoglobulin or said modified immunoglobulin; and
- (d) recovering said immunoglobulin or said modified immunoglobulin.
- a fully human variable region, wherein said immunoglobulin is specific for a desired antigen, wherein said method comprises the steps of:
 - (a) administering said antigen or an immunogenic portion thereof to a transgenic mouse under conditions to stimulate an immune response, whereby said animal produces B cells that produce said immunoglobulin specific for said antigen,

wherein the genome of said transgenic mouse is characterized by inactivated endogenous immunoglobulin heavy chain loci in which all of the J segment genes are deleted to prevent rearrangement of the loci and to prevent formation of a transcript of a rearranged immunoglobulin heavy chain locus, and by inactivated endogenous immunoglobulin light chain loci in which genes are deleted to prevent rearrangement of the loci and to prevent formation of a transcript of a rearranged immunoglobulin light chain locus,

and wherein said genome of said transgenic mouse further comprises a DNA fragment of a human immunoglobulin heavy chain locus, the fragment being a SpeI-SpeI fragment commencing from the WH6 gene and continuing through the human D segment genes, human J segment genes and human constant region genes and into

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the $C\delta$ gene of that locus, wherein said SpeI-SpeI fragment does not include a gamma constant region, and further comprises a fragment of human chromosome 2, said fragment comprising $V\kappa$, $J\kappa$ and $C\kappa$ gene segments of a human immunoglobulin kappa light chain locus, and

- (b) recovering said immunoglobulin, provided that if said immunoglobulin comprises a human constant region, said human constant region is a human mu constant region or a human kappa constant region, or both.
- 47. A method for producing an antigen binding fragment of an immunoglobulin, said fragment comprising a fully human variable region, wherein said fragment is specific for a desired antigen, wherein said method comprises the steps of:
- (a) administering said antigen or an immunogenic portion thereof to a transgenic mouse under conditions to stimulate an immune response, whereby said animal produces B cells that produce said immunoglobulin specific for said antigen,

wherein the genome of said transgenic mouse is characterized by inactivated endogenous immunoglobulin heavy chain loci in which all of the J segment genes are deleted to prevent rearrangement of the loci and to prevent formation of a transcript of a rearranged immunoglobulin heavy chain locus, by inactivated endogenous immunoglobulin light chain loci in which one or more genes are deleted to prevent rearrangement of the loci and to prevent formation of a transcript of a rearranged immunoglobulin light chain locus,

and wherein said genome of said transgenic mouse further comprises a DNA fragment of a human immunoglobulin heavy chain locus, the fragment being a SpeI-SpeI fragment commencing from the VM6 gene and continuing through the human D segment genes, human J segment genes and human constant region genes and into the $C\delta$ gene of that locus, wherein said SpeI-SpeI fragment does not include a gamma constant region, and further

comprises a fragment of human chromosome 2, said fragment comprising Vk, Jk and Ck gene segments of a human immunoglobulin kappa light chain locus,

- (b) recovering said immunoglobulin specific for said antigen, and
- (c) producing an antigen-binding fragment from said immunoglobulin recovered in step (b).

